

**Information to identify the case:**

Debtor 1	<u>Annie M. Snelson-Smith</u>	Social Security number or ITIN	xxx-xx-4679
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-22974-JAD		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Annie M. Snelson-Smith

4/25/25

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Annie M. Snelson-Smith  
Debtor

Case No. 19-22974-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 25, 2025

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2025:

Recip ID	Recipient Name and Address
db	+ Annie M. Snelson-Smith, 227 Woodridge Drive, Carnegie, PA 15106-1313
15094961	AT&T, PO Box 691020, Tulsa, OK 74169-1020
15094962	+ Bourgh of Greentree, 10 W.. Manilla Avenue, Pittsburgh, PA 15220-3354
15094967	CBNA, PO Box 182789, Sioux Falls, SD 57117
15094965	+ Cavalry Bass & Associates, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
15094972	+ Enterprise Bank, 4091 Mt Royal Blvd, Allison Park, PA 15101-2917
15094978	+ PINGORA LOAN SERVICING LLC, C/O FLAGSTAR BANK FBS - SERVICER, PO BOX 660263, Dallas, TX 75266-0263
15094982	+ TD Bank USA, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 26 2025 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 26 2025 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 26 2025 03:55:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kborkley@bernsteinlaw.com	Apr 26 2025 00:19:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 26 2025 00:18:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ EDI: PRA.COM	Apr 26 2025 03:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2025 00:18:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	Apr 25 2025 23:56:57	Pingora Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15103398	EDI: GMACFS.COM	Apr 26 2025 03:55:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15094960	+ EDI: GMACFS.COM	Apr 26 2025 03:55:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
15094964	+ EDI: CAPITALONE.COM	Apr 26 2025 03:55:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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15094963	+ EDI: CAPITALONE.COM	Apr 26 2025 03:55:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15094966	+ Email/Text: bankruptcy@capvs.com	Apr 26 2025 00:18:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15094968	+ EDI: WFNNB.COM	Apr 26 2025 03:55:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15094970	EDI: CITICORP	Apr 26 2025 03:55:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15094969	+ EDI: Q3G.COM	Apr 26 2025 03:55:00	Department Store National Bank/Quantum3, PO Box 657, Kirkland, WA 98083-0657
15131825	EDI: Q3G.COM	Apr 26 2025 03:55:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15094971	+ Email/Text: kburkley@bernsteinlaw.com	Apr 26 2025 00:19:00	Duquense Light, c/o Bernstein Burkley PC, 707 Grant St, Ste 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15094973	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 26 2025 00:18:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15094974	+ EDI: IRS.COM	Apr 26 2025 03:55:00	Internal Revenue Service, Re: Bankruptcy Filing, P.O. Box 7346, Philadelphia, PA 19101-7346
15191595	+ EDI: AISMIDFIRST	Apr 26 2025 03:55:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15098658	+ Email/Text: ECMCBKNotices@ecmc.org	Apr 26 2025 00:18:00	Nelnet obo Educational Credit Management Corp, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408
15094975	+ Email/Text: ECMCBKNotices@ecmc.org	Apr 26 2025 00:18:00	Nelnet/Educational Credit Mgmnt, PO Box 16408, Saint Paul, MN 55116-0408
15094976	+ Email/Text: csc.bankruptcy@amwater.com	Apr 26 2025 00:19:00	PA American Water, P.O. Box 578, Alton, IL 62002-0578
15318975	Email/Text: peritus@ebn.phinsolutions.com	Apr 26 2025 00:19:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15106837	EDI: PRA.COM	Apr 26 2025 03:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15094977	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2025 00:18:00	Peoples Natural Gas Company LLC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15135539	^ MEBN	Apr 25 2025 23:56:58	Pingora Loan Servicing, LLC, c/o Flagstar bank FSB, 5151 Corporate Drive, Troy MI 48098-2639
15094979	+ EDI: PRA.COM	Apr 26 2025 03:55:00	Portfolio, Re: Capital One Bank, P.O. Box 12914, Norfolk, VA 23541-0914
15130518	EDI: Q3G.COM	Apr 26 2025 03:55:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15094980	+ EDI: SYNC	Apr 26 2025 03:55:00	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15095269	^ MEBN	Apr 25 2025 23:57:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15094981	+ EDI: SYNC	Apr 26 2025 03:55:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15132382	Email/Text: BNCnotices@dcmservices.com	Apr 26 2025 00:18:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		MidFirst Bank
cr		Quantum3 Group LLC as agent for Comenity Capital B
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15095780	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor Annie M. Snelson-Smith keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com
Chandra Marie Arkema	on behalf of Creditor Pingora Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com; aepiscopo@bernsteinlaw.com; kebeck@ecf.courtdrive.com; agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor MidFirst Bank amps@manleydeas.com

TOTAL: 9